### LIGHT ADVANCE ON CROP DAMAGE REPORT

I during the day and comparatively

ement was lost. The change in moment, as their limits were temper was largely attributed to as a rule.

Sealed Proposals.

ATE ADOPTION OF HIGH SCHOOL, ext Books,—At a meeting of the state Board of Education, held on annuary 7, 1910, an order was enered authorizing the secretary of he State Board of Education to adertise for bids in the matter of the election of text books for high chools for a term of not less than our years, beginning August 1, 1910.

10.
In accordance with the provisions said resolution, I hereby give noce that on or before APRIL 15, 310, at 12 o'clock noon, at the ffice of the State Board of Education of the North Manner of the State Board of Education of the State Board of Educatio

The Contederate Museum

Wihere to Stop in Virginia.

Richmond, Va. The most magnificent Hotel in

New York, Pebraary 13.—Barring a merceousaging crop reports, it beliefly designed that reports of damage and the season and the control of the season and the season and the season and the season was parely attributed to discuss the belief shifted to take a permanent and on the self-control of a small and on either self-control of the season was parely attributed to discuss the belief shifted to take a permanent and on the season was parely attributed to discuss the belief shifted to take a permanent and on the season was parely attributed to discuss the belief shifted to take a permanent and on either self-control of the season was parely attributed to discuss the belief shifted to take a permanent and on either self-control of the season was parely attributed to discuss the belief shifted to take a permanent and on either self-control of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the season was parely attributed to discuss the post of the post of

the fact that there was a large quantity still unhusked. Much of this corn remaining in the fields was said to be in danger of damage, having been wet by snow or rain or by floods in low-lands. Hence, there were shrewd observers who feared that there would be a good deal of poor corn on the market in the spring. Exporters have been unable to accomplish anything of moment, as their limits were too low as a rule.

#### Meetings.

OFFICE VIRGINIA FIRE AND MARINE INSURANCE COMPANY,

INSURANCE COMPANY,
Richmond, Va., Feb. 10, 1910.

ANNUAL MEETING OF STOCKHOLD.
ERS.—The regular annual meeting
of Stockholders with be held at the
company's office, No. 1015 East Mair
Street, Richmond, Va., on TUESDAY
the 22d Instant, at 12 o'clock M
Transfer books will be closed from
February 15th to February 23, 1910
WILLIAM H. McCARTHY,
Secretary.

THE ANNUAL MEETING OF THE Stockholders of the VIRGINIA HOT SPHINGS COMPANY, for the purpose of electing directors, and for the transaction of such other business as may lawfully come before the said meeting, including the approval of all of the acts of the Board of Directors and all committees thereof of said company in the past year, will be held at the office of the company, Homestead Hotel, Hot Springs, Va., on TUESDAY, THE 22D DAY OF FEBRUARY, 1910, at 12 M. The transfer books will close Monday, February 14, 1910, at 2 P. M. and remain closed until 10 A. M. Wednesday, February 23, 1910.

A. TREVVETT, Secretary, requested on both the single plan and the multiple list plan. I should state the prices at which h book offered will be sold to children or patrons of the sols and the exchange prices are buch book shall take the so of a book now in use. circular giving a copy of the under which this adoption is e and other particulars will be led on application. The right is reserved to reject and all bids. yen under my hand this 15th

THE ANNUAL MEETING OF THE stockholders of The E. B. Taylor Company will be held at the office of the company, Richmond, Va., on TUESDAY, FEBRUARY 15, 1910, at 3 o'clock P. M. W. E. HENDERSON, Given under my hand this 15th day of January, 1910.
R. C. STEARNES,
Sec'y to State Board of Education.

OTICE IS HEREBY GIVEN THAT the annual meeting of the stock

The Valentine Museum ELEVENTH AND CLAY STREETS. Open daily from 10 A. M. to 5 P. M. Admissia 25c. Free on Saturdays

# JEFFERSON, FORA. & M. COLLEGE

ispecial to The Times-Dispatch, I West Raleigh, N. C., February 12.—At a meeting of the executive committee of the board of trustees of the A. & M. College, held here Friday morning, plans for the crection of an engineering building, drawn by Frank Simpson, architect, of Raleigh, N. C., were accepted. His plans were submitted with those of eight other architects. The new building, which is to be built of reinforced concrete, will contapproximately \$50,000, and will be 175 feet long and ninety feet wide. It will be erected on a very suitable site overlooking Hillsboro Street, between the textile building and the agricultural building. The basement and first floor will be occupied iointly by the electrical and civil engineering departments, while the entire second floor will be fitted out for the chemical department. The contract is to let about the first of April.

This is the second building within the past year that has been given by the State for the advancement of the college, the other building being a \$45,000 dormitory, completed the first of January, and is considered the finest college dormatory in the State. It has accommodations for 128 students.

There will be a competitive drill held here some time in March for the commissioned officers have offered gold medals for this event.

The Young Men's Christian Association, under the leadership of General Secretary Bergthold, is doing very good work, and his efforts are meeting with success, there having been formed three new Bible classes since Christmas. European plan. ie South. looms single and en suite, with nd without baths. \$1.50 per ay and upwards. Spacious samle rooms. Booklet on applica-Table d'Hote Dinners Saturday and Sunday evenings 6 to 9 o'clock, Dotels.



EUROPEAN PLAN

RATES RATES:

\$1.50 to \$1.50, with detached bath.
\$1.00 to \$4.00, with private bath.
Occupies the geographical centre of
the city, near the voreax of travel.
Within from one to five ributes' walk
of twenty-one theatres. Cars pass the
door, and within five minutes of all
the large retail shops. Norman Grill
Goom. Culsine of superior excellence.
Moderate prices. Moderate prices.
H. G. WILLIAMS, Manager.

### MODERATE ACTIVITY IN COTTON MARKET

Veaker Tendency Is Shown in Wheat During Prices During Past Week Were Firm—Chances also probably will be opposed.

Latter Part of Week—Corn Is Inactive

ing centres of either New England or the South, Prices for spot cotton at the principal interior and seaboard re-ceiving points in the South continue to rule above a profitable shipping par-ity with this market. Stocks here will not show any increase. not show any increase until these con-ditions change. The total amount of cotton now here in licensed ware-houses is 160,000 bales, against 166,000 on February 1 and 130,000 are of certified or contract grade, against 151,000 on February 1 and 119,000 last year. Most of this ectton is owned by the largest spot dealers and the old built like the argest spot dealers and the old built like the argest spot dealers and the old built clique, although the latter have ship-ped out in the bast forthight about 25,000 lales in the aggregate, Movement of the Crop.

Movement of the Crop.

The movement of the crop has shown a slight increase this week in the amount brought into sight, but it was only 10,000 bales larger than a week ago. According to the returns of the New York Cotton Exchange, 147,483 bales have come into sight, against 275,000 last year and 274,000 the corresponding week the previous year. This makes \$5,570,000 bales marketed to date of this season's crop, against

ween panies doing business in the Carolinas, Georgia and Alabama, and also the record-breaking sales of mules at St. Louis and the Atlanta district, that planters intend putting in the largest acreage for the new crop on record, the opened up in Oklahoma and north the opened up in Oklahoma and north the season in the ground from the winter's moisture has been good in all the States except Tenas, which is still one or two inches behind the normal winter's rainfall. Some land has been broken up in Southwestern Texas for that see even in the e were too low, toba alluded to moderate sales for spring shipment.

Weakness in Corn.

There was a weaker tendency in the corn market early in the week, but afterwards a firmer feeling was developed. The initial weakness was traceable mainly to the materially larger for receipts at primary points, notably in Chicago, while the cash demand was comparatively glow. The subsequent recovery was partly attributed to reports that the movement from the interior was diminishing, as farmers were showing unwillingness to accept current bids. It was stated that the strong attitude of farmers was due in part to receipt was a large quantity.

Was again.

Little Sell'ng Pressure.

The general situation and outlook have shown little change beyond the better demand for spot cotton at Livery to the materially larger from the continued absence of cropool and the continue absence of cropool and the continued absence of cropool and the continued absence of cropool and the continued absence of cropool and the continue

a month, and this work will not be finished in the northwestern part unti' about the end of April.

The preliminary estimate of the acre-age planted from the government will not be given out until the first report on the acreage and average condition of the acreage and average condition of the crop is issued June 3. The Finanthe crop is issued June 3. The Finan-elal Chronicle's annual estimate on the acreage does not come out until the first week in June. As the planting sea-son approaches this situation will be watched with greater interest than ever before, because every one in the cotton trade recognizes the importance of a hig crop the coming year to make up for the shortest in the world's supup for the shortage in the world's sur plies from the past season's disastrous ly short crop of only about 10,000,00 bales, against nearly 14,000,000 la-year. It is commonly believed that This makes \$3.0.0.000 bales marketed to date of this season's crop, against 11.153.000 last year and \$.762.000 the previous year. This leaves about 1.- July and August than the extent of the acreage.

### PENALTY BEING PAID FOR RECKLESS EXCESS

Last Year's Speculative Operations Have Gone Away, and Effect Is Now Felt in Market.

and more settled conditions which deafter the violent disturbance of Monday were regarded as evidence of prosteps called for by doubtful factors in the outlook by miscalculated action in the past. The character of the selling at the opening of the week left no room for doubt that a penalty was be-ing paid for reckless speculative excess in the period of rising prices last

he causes for this apparent miscar-riage of large speculative movements such signs as have appeared of a full

banks, which has accompanied the de-flation of stock market values, proves how largely credit resources were de-flected last year from supplying new capitat requirements into speculative inflation of existing stock prices. The

New York, February 13.—The quieter, apathy of the bond market and the difficulty of floating new bond issues up to the present time prove the same thing.

The lack of abundant capital sources restricts expenditures for im-provement and equipment to some ex-tent, and has its part in the present subsidence of demand for materials subsidence of demand for materials. The stock market liquidation, which has been effected, is calculated to correct that condition and provide a better demand for new capital issues.

A formidable impression is made by the evidences of the momentous con-

in trade activity are interpreted both as cause and effect of the fall in cessive visits to Washington of influences of stock. That those are premominery symmtoms of a general trade an attempt to arrive at an understandant of the control of the procession of the control of th authorities with claims to being finan-cial leaders. Better authority holds the opinion that the excess of the pre-vious speculation itself is responsible for the violence of the reaction.

The heavy loan contraction by the The heavy loan contraction by the contraction by the contraction of the week's stock market, rather than from any open expression on the part of the re-turning visitors.

Cost of Fire Insurance in Newport News Is Now Being Investigated.

DECREASE IS EXPECTED

Common Council Will Meet to Discuss Legislative Measures,

The Young Meris Christian Association, under the leadership of General Seeretary Bergthold, is doing very good work, and his efforts are meeting with success, there having been formed three new Bible classes since Christmae.

The Lynchburg Market.

[Special to The Times-Dispatch.]

The Lynchburg Market.

[Special to The Times-Dispatch.]

Lynchburg, Va. February 13.—The sales of loose leaf tobacco on the local market during the past week aggregated 972,800 pounds, or 104,700 pounds loss than the same time last season.

The breaks last week were largely of the medium and good grades, being of fairly good quality, but much of it was off in size and color.

The trade was quite active throughout the week, and prices on all grades were up to quantations, the average prices heing very high, when the cotor and size of the leaf is considered.

[Special to The Times-Dispatch.]

Nowport News, Va., February 13.—The Newport News property owners are hoping that within the next few months they will onjoy five insurance rates of the purpose of the common Council Monday night for the purpose of the large number of the fact that no paid fire department is maintained, the rates always have been higher here than in other cities of the Common Council Monday night for the well on joy five insurance rates on the purpose of the common council Monday night for the Council Monday night for the Council Monday night for the Council Monday

went all over the city, noting the character of buildings, the condition of the streets, etc. He visited the three fire stations, inspecting the electric plant and held lengthy conferences with the fire chief, city electrician, city engineer and others. The city officials took care to point out that each of the three fire stations is equipped with an up-to-date steamer and hose wagon, while the

adder truck and a combination chemical engine in addition to the steamer and other apparatus.

They called attention, too, to the fact that the total loss by fire in the city during the past year was less than \$5,000, of which amount the insurance companies had to pay loss than \$5,000, of which amount the insurance companies had to pay loss than \$5,000. Mr. Cates will have nothing to say concerning the nature of the report he will make to his association, but the local officials are confident that it will be favorable.

To Diacuss Bills

Surry Susves Scottand P. Surry Courthouse, 11:48. Arrives Scotland, 6:12. No. 2 leaves Scotland, 6:12. No. 2 leaves Scotland, 2:19. Mr. Surry Courthouse, 2:32. Arrives Dendron, 7:16; Dendron, 7:16; Wakefield, 8:16. Arrives Scotland, 2:2. No. 2 leaves Scotland, 2:2. Mr. Surry Courthouse, 2:32. Arrives Dendron, 7:16; Dendron, 11:20; Surry Courthouse, 11:48. Arrives Scotland, 6:12. No. 2 leaves Scotland, 2:2. No. 2 leaves Scotland, 2:2. Mr. Surry Courthouse, 2:33. Arrives Dendron, 6:130 Arrives Dendron, 6:130 Arrives Dendron, 7:16; Dendron, 7:16; Wakefield, 11:4. No. 1 leaves Scotland, 6:12. No. 2 leaves Scotland, 2:2. Mr. Surry Courthouse, 2:34. Arrives Dendron, 6:130 Arrives Dendron, 7:16; Vakefield, 6:12. No. 2 leaves Scotland, 2:2. No. 2 leaves Scotland, 2:2. No. 2 leaves Scotland, 2:2. Mr. Surry Courthouse, 2:34. Arrives Dendron, 7:16; Vakefield, 11:4. No. 1 leaves Scotland, 6:12. No. 2 leaves Scotland, 2:2. Mr. Surry Courthouse, 2:34. Arrives Dendron, 7:16; Vakefield, 11:4. No. 1 leaves Scotland, 6:12. No. 2 leaves Scotland, 2:25. Mr. Surry Courthouse, 2:35. Arrives Dendron, 7:16; Dendron, 11:26; D vorable.
To Discuss Hills.

and the Love bill, requiring that school superintendents shall be citizens and votors of the district in which they are elected. Members of the Council are violently opposed to the Sale bill, and a resolution probably will be adoned calling upon the local representations.

CELTIC CEDRIC Feb. 16

ROMANIC .... CRETIC ..... CANOPIC .... 9 Broadway, New York, or Local Agents.

Railroads

Richmond, Fredericksb'g & Potomac R. R TO AND FROM WASHINGTON AND BEYONI

Leave Richmond | Arrive Richmond Lenve Richmond

44,30 A.M. Main St. Sta.

41,50 A.M. Byrd St. Sta.

52,50 A.M. Byrd St. Sta.

52,50 A.M. Byrd St. Sta.

57,16 A.M. Byrd St. Sta.

57,10 A.M. Main St. Sta.

57,30 A.M. Main St. Sta.

57,16 A.M. Byrd St. Sta.

4,00 P.M. Byrd St. Sta.

4,00 P.M. Byrd St. Sta.

57,16 P.M. Main St. Sta.

57,16 P.M. Main St. Sta.

57,16 P.M. Main St. Sta.

58,20 P.M. Byrd St. Sta.

ACCOMMODATION TRAINS—WFFKDAYS.

ACCOMMODATION TRAINS-WEEKDAYS.

\*Daily, †Weekdays, ¿Sundays only, †Daily except Monday. All trains to or from Byrd Street Station (except trains leaving 4.50 a.m. and arriving 1.10 night) stop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

### Southern Railway

TRAINS LEAVE RICHMOND.

N. B.—Following schedule figures published as information and not guaranteed:
6:20 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Limited—For all points South. Pullman and Day Coaches.
6:500 P. M.—Ex. Sunday—Keyaville Local.
11:45 P. M.—Daily—Limited, for all points South. Pullman ready 9:30 P M.

VORK RIVER LINE.
4:30 P. M.—Ex. Sun—To West Ph. coaperting.

4:30 P. M.—Ex. Sun.—To West Pt., connecting for Baltimore Mon., Wed. and Fri. 4:40 A. M.—Ex. Sun. and 2:13 P. M.—Mon. Wed. and Fri.—Local to West Point.

TRAINS ARRIVE RICHMOND

S. E. BURGESS, D. P. A., 920 E. Main St. Phone Madison 455.

Norfolk & Western Railway

ONLY ALL RAIL LINE TO NORFOLK.

Schedule in Effect January 30, 1910.

Leave Byrd Street Station, Richmond, DAILY
FOR NORFOLK: 9:00 A. M., 3:00 P. M. FOR
LYNCHBURG AND THE WEST: 9:00 A. M.,
12:10 P. M., 9:00 P. M. Arrive Richmond: From
Norfolk—11:40 A. M., 6:50 P. M., 11:00 P. M.
From the West—6:50 A. M., 2:10 P. M., 6:50 P. M.
Pullman, Parlor and Sleeping Cars, Care Dinini;
Cars
W. B. BEVILL, D. P. A., Richmond, Va.
G. P. A., Roanoke Va.

\* Daily except Sunday \*\* Sunday only 6 Carries baggage

Chesapeake & Ohio Railway 9.99 A. Daily—Fast trains to Old Point, N ew 4:00 P. J port News and Norfolk, 7:40 A.—Daily Local to Newport News. 5:00 P.—Daily. Local to Old Point. 2:00 P. Daily. Local to Old Point. 1:100 P. J mans. 6:15 P.—Daily "St. Louis-Chicago Special."

6:15 P.—Daily "St. Louis-Chicago Special." Pullmans
8:30 A.—Daily—Charlottesville. Week days—Chiton Forge.
5:15 P.—Week days. Local to Gordonsville.
10:00 A.—Daily L'burg. Lex. C. Forge.
5:15 P.—Week days. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—8:25 A. M., 7:50 P. M.
Through from East—8:25 A. M., 7:50 P. M.
Local from West—88:30 A. M., 9:50 A. M., 7:05 P. M.

Through—7:30 A. M., 2:45 P. M. James River Line—\*8:35 A. M. 6:00 P. M \*Delly except Sunday.

## VIRGINIA TRUST CO.

LIFE INSURANCE COMPANY

OF VIRGINIA.

Incorporated as a Stock Company ir 1871.

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00,

With Premiums Payable Annually, Semi-Annually or

All Policies are Non-participating.

Insurance in force Dec. 31, 1909......\$68,337,613 00 

JOHN G. WALKER, President.

CAPITAL ONE MILLION DOLLARS

Please Bear in Mind

That while the great object of our business is to execute trusts of every nature, especially Executorships, Guardian and Trusteeships, yet we solicit deposits, large and small, upon which we pay 3 per cent. on balances.

Our cash capital of one million, and backed by one of the strongest boards in the South, should commend itself to those having savings accounts, and especially to men having idle funds awaiting investment. Open an Account With Us.

H. W. JACKSON, President. Sice-Pres. JNO. M. MILLER, Jr., Vice-Pres. Secretary. JNO. H. SOUTHALL, Treasurer. JAS. N. BOYD, Vice-Pres. L. D. AYLETT, Secretary.

3% ON SAVINGS & INACTIVE ACCOUNTS

### Bank of Commerce and Trusts

Capital, \$200,000.00

Surplus, \$50,000.00

DEPOSITORY FOR THE CITY OF RICHMOND AND STATE OF VIRGINIA.

This strong, progressive bank solicits the accounts of all classes, large or small. Business, personal and accounts of corporations receive our careful

Acts as Trustee in Mortgages, Executor, Guardian, Receiver. Registrars of Stocks and Bonds.

Savings deposits a specialty. 3 per cent. interest paid, compounded semi-annually.

#### Railroads.

Richmond and Petersburg Electric Railway 

Petersburg.

Cars leave Petersburg. foot Sycamore Stress.
for Manchester:
5:15, 6:15, \*\*7:15, \*\*7:35, 8:35, 9:35, \*\*10:35,
1:35 A. M., 12:35, \*\*10:35, 2:35, 3:35, \*\*4:35, 5:45
6:35, \*\*7 35, 8:35, 9:35, \*\*10:40, 11:40 P. M.

\*\*Carries baggage and express.

\*\*Limited, except Sundays and holidays.
All cars from Petersburg connect with cars for Richmond.

SEABOARD AIR LINE.

Southbound trains scheduled to leave Richmond daily 9:10 A. M.—Locat to Norlina, Raleigh, Charlotte, Wilmington. 1:18 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Fordia points. 7:40 P. M.—To Florida points. 10:12 P. M., 10:45 P. M.—Sleepers and coaches Savannah, Jacksonville, Atlanta, Birmingham and Memphis. Northbound trains scheduled to arrive Richmond daily: 4:20 A. M. 7:00 A. M. 7:25 A. M. 5:05 P. M., 5:40 P. M.

#### steamboats.

### OLD DOMINION LINE

Leave Richmond (tost of Ash St.) 7:00 P. M. Leave Newport News 5:00 A. M. Arrive Norfolk 6:00 A. M. Connecting with main line steamers leaving Norfolk for New York daily except Sunday 7:33

Notifies for New York San,

Fare: Between Richniond and Norfolk, \$2, including stateroom berth; meals, 50 cents.

Trains via Norfolk and Western Ry, at 3 P, M,
and Cheapeakse and Ohlo Ry, at 4 P, M, also
connect with New York steamers.

Night line steamers. Brandon and Berkeley,
stop at Claremont what to land passengers and
on signal to receive them.

VIBGUMA NAVIGATION COMPANY.

on signal to receive them.

VIRGINIA NAVIGATION COMPANY.

James River by daylight for Norfolk, Old Polat.
Newport News and all James River landings
Steamer Mobjack leaves Old Dominson wart.
Monday, Wednesday and Friday at 7:00 A. M.
Fare to Norfolk, \$1.25; second class, \$1.00; meals.
50 cents. Freighe received for all landings cal
James River.

Tickets on sale O. D. S. Co.'s office. 821 R.
Main St., or 809 E. Main St.. The Jefferson and
Miphy's Hotel

Baltimore Steam Packet Co.

Equipped with wireless telegraphy.
TO BALTIMORE AND THE NORTH VIA
NORFOLK AND OLD POINT Leave Richmond Daily except Sunday via.
N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M.
C. & O. Ry. 4:30 P. M. Old Point 7:30 P. M.
O. D. S. Co. 7:00 P. M. tone day in Norfolk
Va. Nav. Co. 6:30 A. M. (Monday, Wednerday, and Friday).

H. M. BOYKIN Agent, 830 East Main Street

#### = IF YOU NEED A REST A TRIP OF 16 DAYS TO BERMUDA, ST. THOMAS, SAN JUAN & HAVANA WILL BUILD YOU UP

\*85 UP
Write for Travel Books

By the superb twin-screw S. S. MOLTKE, 12,500 tons, equipped with wireless, so that you are constantly in touch with home, will leave New York MARCH 24, return to New York SATURDAY. APRIL 9: This vessel is provided with the comfort and luxury of a first-class hotely and serves as your hotel at all ports of call, where you are transferred to and from shore by the ship's launches. Take advantage of this excellent opportunity for your Easter vacation trip.

Also Summer Cruises to Norway, Spitzbergen, Iceland, Etc. HAMBURG-AMERICAN LINE, 41-45 Broadway, or Local Agents



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Granted Daily on Approved Business Paper or

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NATIONAL STATE BANK,

Richmond, Va.

BANK of SUSSEX and SURRY, DENDRON. VIRGINIA.
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Edward Rogers, Vice-President.
E. M. Richardson, Cashier.
Solicits accounts of farmers, merhants, firms and individuals.

4 Per Cent. Paid On Time Savings

"Strong as the Strongest." Savings Bank of Richmond, 1117 East Main Street,

R. A. PATTERSON, Prosident JAMES M. BALL. Cashier.